# Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 1 of 62

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

#### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued	Jesus	Lilia
	picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Alarcon	Alarcon
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
	maidon namee.		
3.	Only the last 4 digits of your Social Security number or federal	xxx-xx-6469	xxx-xx-8217
	Individual Taxpayer Identification number (ITIN)		

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 2 of 62

Debtor 1 **Jesus Alarcon**Debtor 2 **Lilia Alarcon** 

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs				
5.	Where you live	58 Briar St	If Debtor 2 lives at a different address:				
		Olen Ellyn, IL 60137 Number, Street, City, State & ZIP Code  DuPage	Number, Street, City, State & ZIP Code				
		County  If your mailing address is different from the one	County  If Debtor 2's mailing address is different from yours, fill it				
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for	Check one:	Check one:				
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

Entered 03/24/16 19:35:42 Desc Main Page 3 of 62 Case 16-10228 Doc 1 Filed 03/24/16 Document

	otor 1 otor 2	Jesus Alarcon Lilia Alarcon			Document	Page 3 01 0	Case number (if known)	
Par	t 2:	Tell the Court About	Your Bank	ruptcy Ca	ase			
7.	Bank	chapter of the cruptcy Code you are			brief description of each, go to the top of page 1		by 11 U.S.C. § 342(b) for Individuals F	iling for Bankruptcy
	choo	sing to file under	■ Chapt	er 7				
			☐ Chapt	er 11				
			☐ Chapt	er 12				
			☐ Chapt	er 13				
8.	8. How you will pay the fee  I will pay the entire fee when I file my petition. Please check with the clerk's office in you about how you may pay. Typically, if you are paying the fee yourself, you may pay with cas order. If your attorney is submitting your payment on your behalf, your attorney may pay with a pre-printed address.							hier's check, or money
					y the fee in installment ee in Installments (Officia		option, sign and attach the Application i	for Individuals to Pay
				•	,	,	otion only if you are filing for Chapter 7.	. By law, a judge may,
							f your income is less than 150% of the he fee in installments). If you choose the	
							ed (Official Form 103B) and file it with y	
9.		you filed for ruptcy within the	■ No.					
		B years?	☐ Yes.					
				District		When	Case number	
				District		When	Case number	
				District		When	Case number	
10.		iny bankruptcy s pending or being	■ No					
	filed not fi you,	by a spouse who is iling this case with or by a business	☐ Yes.					
	affilia	ner, or by an ate?						
				Debtor			Relationship to you	
				District		When	Case number, if knowr	n
				Debtor			Relationship to you	
				District		When	Case number, if known	n
	_							
11.		ou rent your lence?	No.	Go to	line 12.			
			☐ Yes.	Has yo	our landlord obtained an	eviction judgment aga	ainst you and do you want to stay in you	ur residence?
					No. Go to line 12.			
					Yes. Fill out <i>Initial State</i> bankruptcy petition.	ment About an Evicti	ion Judgment Against You (Form 101A	) and file it with this

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 4 of 62

Jesus Alarcon

Deb	tor 2 Lilia Alarcon				Case number (if known)		
Par	t 3: Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor		
	Are you a sole proprietor			•			
12.	of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code		
	it to this petition.		Check	the appropriate bo	ox to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				lefined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	е		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriates. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement ones, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	ling under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	Penart if You Own or	Have Any	, Hazardo	us Property or An	y Property That Needs Immediate Attention		
	Do you own or have any		Tiazaido	us i Toperty of Air	y Froperty That Needs infiliediate Attention		
	property that poses or is	■ No.					
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?			
For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs?							
					Number, Street, City, State & Zip Code		

Debtor 1

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 5 of 62

Debtor 1 Jesus Alarcon

Debtor 2 Lilia Alarcon Case number (if known)

Lilia Alaicoi

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried to do so.

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 6 of 62

	otor 2 Lilia Alarcon			Case num	ber (if known)						
Par	t 6: Answer These Questi	ons for Rep	porting Purposes								
16.	What kind of debts do you have?		Are your debts primarily consuindividual primarily for a personal		efined in 11 U.S.C. § 101(8) as "incurred by an						
		1	☐ No. Go to line 16b.								
			■ Yes. Go to line 17.								
			6b. <b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.								
		ĺ	☐ No. Go to line 16c.								
		ļ	☐ Yes. Go to line 17.								
		16c. :	State the type of debts you owe the	hat are not consumer debts or busin	ness debts						
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	so to line 18.							
	Do you estimate that after any exempt property is excluded and administrative expenses	<b>—</b> 103.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?								
	are paid that funds will be available for distribution to unsecured creditors?		■ No □ Yes								
18.	How many Creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-199 ☐ 200-999		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000						
19.	How much do you estimate your assets to be worth?	<b>\$100,00</b>	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion						
20.	How much do you estimate your liabilities to be?	<b>\$100,00</b>	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion						
Par	t 7: Sign Below										
For	you	I have exa	mined this petition, and I declare	under penalty of perjury that the inf	ormation provided is true and correct.						
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.									
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).									
		I request re	elief in accordance with the chapt	ter of title 11, United States Code, s	specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.									
		/s/ Jesus Jesus Al		/s/ Lilia Alarco Lilia Alarcon	on						
			of Debtor 1	Signature of Deb	otor 2						
		Executed	March 24, 2016 MM / DD / YYYY		March 24, 2016 MM / DD / YYYY						

Debtor 1	Jesus Alarcon	10220 0001	Document	Page 7 of 62	0 10.00.42	Descriviani
Debtor 2	Lilia Alarcon			Case	e number (if known)	
•	attorney, if you are ted by one	under Chapter 7, 11,	12, or 13 of title 11, Unite	· · · · · · · · · · · · · · · · · · ·	xplained the relief	or(s) about eligibility to proceed available under each chapter e required by 11 U.S.C. §
•	not represented by ey, you do not need s page.	342(b) and, in a case		applies, certify that I have n		an inquiry that the information
		/s/ Rayed Yasin		Date	March 24, 201	
		Signature of Attorney	for Debtor		MM / DD / YYYY	<b>,</b>
		Rayed Yasin Printed name				
		Victory Law Office	9			
		3818 S. Harlem Av Lyons, IL 60527 Number, Street, City, State 8				

Email address

Contact phone 312-600-7000

6284297 Bar number & State ryasin@victorylawoffice.com

		DOCUM	eni Paue o oroz	
ill in this infor	mation to identify your	case:		
Debtor 1	Jesus Alarcon			
	First Name	Middle Name	Last Name	
Debtor 2	Lilia Alarcon			
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Vaur	assets
			of what you own
		1 4.40	o. macyou om.
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	165,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,290.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	172,290.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	185,746.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	134,554.03
	Your total liabilities	\$	320,300.03
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,210.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,300.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other s	chedules
	140. Too have nothing to report on this part of the form. One of this box and submit this form to the court with yo	ui Ulii61 S	oricaules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purposes." 14.11.5.0. \$ 404(0). Fill out lines 8.0s for statistical purposes. 28.11.5.0. \$ 450	a persona	al, family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Debtor 1 Jesus Alarcon
Debtor 2 Lilia Alarcon

Document Page 9 of 62

Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Oak adult F/F convoke following.	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Ca	ase 16-10228	Doc 1		03/24/16 ument	Entered Page 10		L6 19:35:	42 De	esc Mai	n
Fill in this infor	mation to identify you	r case and th								
Debtor 1	Jesus Alarcon									
	First Name	Middle	e Name		Last Name					
Debtor 2	Lilia Alarcon	NA: al al la	Nama		Loot Nome					
(Spouse, if filing)	First Name		e Name		Last Name					
United States Ba	ankruptcy Court for the:	NORTHER	N DISTE	RICT OF ILLIN	NOIS					
Case number					-					eck if this is an ended filing
Official Fo	orm 106A/B									
<b>Sched</b> ul	le A/B: Pro	perty								12/15
1. <b>Do you own or</b> ☐ No. Go to Pa  ☐ Yes. Where		e interest in an	ny resider	nce, building, la	and, or similar p	roperty?				
1.1			What	is the property	? Check all that app	bly				
58 Briar (				Single-family h	ome					mptions. Put the
Street address	, if available, or other description	on		Duplex or mult	i-unit building			ny secured cl Tho Have Clai		hedule D: I by Property.
				Condominium	or cooperative					.,
			П	Manufactured	or mobile home					
Glen Elly	n IL 60	137-0000	_	Land			Current valuentire prope			value of the you own?
City	State	ZIP Code		Investment pro	perty			5,000.00	•	\$165,000.00
				Timeshare Other						ship interest e entireties, or
			Who h	nas an interest	in the property?	Check one	a life estate	), if known.	, .,	· · · · · · · · · · · · · · · · · · ·
				Debtor 1 only			Fee simp	ole		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.......>>

☐ Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

lacksquare At least one of the debtors and another

Other information you wish to add about this item, such as local

\$165,000.00

Check if this is community property

**DuPage** 

County

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Entered 03/24/16 19:35:42 Case 16-10228 Doc 1 Filed 03/24/16 Desc Main Document Page 11 of 62 Debtor 1 Jesus Alarcon Debtor 2 Lilia Alarcon Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Taurus** Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: 2003 Debtor 2 only Current value of the Current value of the 200000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$1,000.00 \$1,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Suzuki Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: **Grand Vitar** Debtor 1 only Creditors Who Have Claims Secured by Property. Model<sup>3</sup> 2006 Year: Debtor 2 only Current value of the Current value of the 70000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$3,765.00 \$3.765.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,765.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$500.00 General items of household goods and furnishings 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

#### 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

☐ Yes. Describe.....

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Page 12 of 62 Document Debtor 1 Jesus Alarcon Debtor 2 Lilia Alarcon Case number (if known) 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 General items of wearing apparels 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... \$250.00 Cash

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

institutions. If you have multiple accounts with the same ☐ No

Yes...... Institution name:

17.1. Checking Chase Bank \$1,200.00

17.2. Checking TCF Bank \$275.00

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 13 of 62

Jesus Alarcon

De	ebtor 2	Lilia Alarcor	า	Cas	se number (if known)	
18.			or publicly traded stocks , investment accounts with brok	erage firms, money market accounts		
			Institution or issuer na	me:		
19.		blicly traded st	tock and interests in incorpor	ated and unincorporated businesses, in	ncluding an interest in	an LLC, partnership,
	■ No					
	☐ Yes.	Give specific in	formation about them Name of entity:		of ownership:	
				,,	o. oop.	
20.	Negotia	able instruments	s include personal checks, cashi	able and non-negotiable instruments ers' checks, promissory notes, and money fer to someone by signing or delivering th		
		Div				
	☐ Yes. (	sive specific into	ormation about them Issuer name:			
21	Retirem	ent or pensior	accounts			
21.				B(b), thrift savings accounts, or other pens	sion or profit-sharing plar	ns
		ist each accour	nt separately.			
		-101 04011 400041	Type of account:	Institution name:		
22.	Your sh Examp		ed deposits you have made so the	nat you may continue service or use from a blic utilities (electric, gas, water), telecom		or others
	■ No □ Yes			Institution name or individual:		
23.		es (A contract for	or a periodic payment of money	to you, either for life or for a number of ye	ears)	
	■ No □ Yes	ls	suer name and description.			
24	Interest	s in an educati	on IPA in an account in a gua	lified ABLE program, or under a qualifi	ied state tuition progra	m
۷٦.	26 U.S.C		529A(b), and 529(b)(1).	miled ABLE program, or under a quam	ied state tuition progra	
	■ No □ Yes	In	stitution name and description.	Separately file the records of any interests	s.11 U.S.C. § 521(c):	
25			·	er than anything listed in line 1), and ri	- , ,	able for your benefit
25.	■ No	equitable of fu	nure interests in property (our	er man anything listed in line 1), and h	gills of powers exercis	able for your beliefft
	☐ Yes.	Give specific in	formation about them			
26.			rademarks, trade secrets, and main names, websites, proceeds	other intellectual property from royalties and licensing agreements		
	☐ Yes.	Give specific in	formation about them			
27.	Example ■ No	les: Building per	and other general intangibles mits, exclusive licenses, coope formation about them	ative association holdings, liquor licenses	s, professional licenses	
		·				
M	oney or p	oroperty owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.		unds owed to y	<i>r</i> ou			
	■ No □ Yes. 0	Give specific info	ormation about them. including	whether you already filed the returns and t	the tax years	
		•	,	•	•	

Official Form 106A/B Schedule A/B: Property page 4

Debtor 1

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Page 14 of 62 Document Debtor 1 Jesus Alarcon Debtor 2 Lilia Alarcon Case number (if known) 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ☐ Yes. Give specific information... Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,725.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Official Form 106A/B Schedule A/B: Property page 5

Part 7:

Describe All Property You Own or Have an Interest in That You Did Not List Above

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Page 15 of 62 Document Jesus Alarcon Debtor 1 Debtor 2 Lilia Alarcon Case number (if known) 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 ...... \$165,000.00 56. Part 2: Total vehicles, line 5 \$4,765.00 57. Part 3: Total personal and household items, line 15 \$800.00 Part 4: Total financial assets, line 36 \$1,725.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$7,290.00 Copy personal property total \$7,290.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$172,290.00

Official Form 106A/B Schedule A/B: Property page 6

			III I MAC TO OI OZ	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Jesus Alarcon			
	First Name	Middle Name	Last Name	
Debtor 2	Lilia Alarcon			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exem	Part 1:	Identify the	e Property	You Claim	as Exemi
---	---------	--------------	------------	-----------	----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2003 Ford Taurus 200000 miles	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2006 Suzuki Grand Vitar 70000 miles Line from Schedule A/B: 3.2	\$3,765.00		\$3,765.00	735 ILCS 5/12-1001(c)
Line Horri Schedule AVB. 3.2			100% of fair market value, up to any applicable statutory limit	
General items of household goods and furnishings	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
General items of wearing apparels Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Life from Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 16.1			100% of fair market value, up to any applicable statutory limit	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 17 of 62

Jesus Alarcon

Lilia Alarcon Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: Chase Bank** 735 ILCS 5/12-1001(b) \$1,200.00 \$1,200,00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking: TCF Bank** 735 ILCS 5/12-1001(b) \$275.00 \$275.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes

Debtor 1

Case 16-102	28 Doc 1	Filed 03/24/16 Document	Entered Page 18	03/24/16 19:35 of 62	:42 Desc M	1ain
Fill in this information to iden	tify your case:					
Debtor 1 Jesus Ala	rcon					
First Name		iddle Name	Last Name			
Debtor 2 Lilia Alaro (Spouse if, filing) First Name		iddle Name	Last Name			
United States Bankruptcy Court	for the: NORTI	HERN DISTRICT OF ILL	INOIS			
Case number					_	if this is an led filing
Official Form 106D Schedule D: Credi	tors Who	Have Claims \$	Secured	by Property		12/15
Be as complete and accurate as pos needed, copy the Additional Page, f known).						
. Do any creditors have claims sec	ured by your prope	rty?				
☐ No. Check this box and s	ubmit this form to	the court with your other	schedules. Yo	u have nothing else to r	eport on this form.	
Yes. Fill in all of the infor						
Part 1: List All Secured Cla	ims					
2. List all secured claims. If a credit		e secured claim, list the credi	itor separately for	Column A C	Column B	Column C
each claim. If more than one creditor as possible, list the claims in alphabe	has a particular clair	m, list the other creditors in P		Amount of claim V Do not deduct the th	alue of collateral nat supports this laim	Unsecured portion If any
2.1 Nationstar Mortgage L	. Describe t	the property that secures th	ne claim:	\$185,746.00	\$165,000.00	\$20,746.00
Creditor's Name		r Ct Glen Ellyn, IL 601 County	137			
350 Highland Dr Lewisville, TX 75067	As of the capply.	date you file, the claim is: O	Check all that			
Number, Street, City, State & Zip C	`	dated				
Who owes the debt? Check one.	Nature of	f lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only	An agre	eement you made (such as m	nortgage or secur	ed		
☐ Debtor 1 and Debtor 2 only	_	ory lien (such as tax lien, mec	hanic's lien)			
☐ At least one of the debtors and an		ent lien from a lawsuit	name e nem			
☐ Check if this claim relates to a community debt	=	including a right to offset)				
Opene 12/01/0 Last Δ	)6					

Add the dollar value of your entries in Column A on this page. Write that number here: \$185,746.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$185,746.00

Last 4 digits of account number

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

3479

Date debt was incurred 1/27/16

	Case	16-10228 D		led 03/24/16		ed 03/24/16 19:35	:42 Des	sc Main
Fill in th	is informati	on to identify your c		Document	Page 1	9 01 62		
			<i>asc.</i>					
Debtor 1		Jesus Alarcon First Name	Middle Na	ame	Last Name			
Debtor 2	•	Lilia Alarcon	Middle No	arrie	Last Name			
(Spouse if, f		First Name	Middle Na	ame	Last Name			
United St	tates Rankri	uptcy Court for the:	NORTHERN	I DISTRICT OF ILL	INOIS			
Office O	natos Barilli	proy Court for the.	- NOINTIER	I DIOTRIOT OF IEE	11010			
Case nur	mber			_				
(if known)							_	Check if this is an
							] a	mended filing
Officia	l Form 1	06E/F						
		: Creditors Wh	no Have	Unsecured (	Claims			12/15
any execut Schedule ( D: Creditor	tory contracts G: Executory ors Who Have nuation Page to known).	s or unexpired leases the Contracts and Unexpire Claims Secured by Prop	at could resulted Leases (Offi perty. If more s no informatio	t in a claim. Also list icial Form 106G). Do space is needed, cop n to report in a Part, o	executory co not include a y the Part you	art 2 for creditors with NONP intracts on Schedule A/B: Pri ny creditors with partially se u need, fill it out, number the it Part. On the top of any add	operty (Official cured claims th entries in the b	Form 106A/B) and on at are listed in Schedule oxes on the left. Attach
		ave priority unsecured of						
_	o. Go to Part 2		Jiaims agams	. you.				
— NC								
	_	Your NONPRIORITY	' Unsecured	Claims				
		ave nonpriority unsecur						
_	-		_	•				
□ NO	o. You nave no	othing to report in this part	t. Submit this to	orm to the court with yo	our otner sched	dules.		
■ Ye	es.							
claim,	, list the credite	or separately for each clai	m. For each cla	aim listed, identify wha	t type of claim	holds each claim. If a creditor it is. Do not list claims already priority unsecured claims fill ou	included in Part	1. If more than one
4.1	Amex			Last 4 digits of accor	unt number	2583		\$3,280.00
	Nonpriority Cre			When wee the debt is	- a	Onemad 2/04/05		
	Po Box 297 Fort Laude	7871 erdale, FL 33329		When was the debt in	ncurrea?	Opened 3/04/05		-
		City State Zlp Code		As of the date you fil	e, the claim is	s: Check all that apply		
V	Who incurred	the debt? Check one.		Canting ant				
1	Debtor 1 or	nly		Contingent				
[	Debtor 2 or	nly		Unliquidated				
[	Debtor 1 ar	nd Debtor 2 only		☐ Disputed  Type of NONPRIORIT	TY unsecured	l claim:		
[	At least one	e of the debtors and anoth		☐ Student loans		· viailli.		
		is claim is for a commu			out of a sena	ration agreement or divorce that	at you did not	
		ubject to offset?	•	report as priority claim		ration agreement of divorce the	at you did 110t	
	No			☐ Debts to pension of	r profit-sharing	g plans, and other similar debts	5	

☐ Yes

Other. Specify Credit Card

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 20 of 62

Debto	r 2 Lilia Alarcon	Case number (if know)					
4.2	Barclays Bank Delaware  Nonpriority Creditor's Name	Last 4 digits of account number	2337	\$4,674.00			
	125 S West St Wilmington, DE 19801	When was the debt incurred?	Opened 2/28/12 Last Active 8/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.  ☐ Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:				
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin					
	☐ Yes	Other. Specify					
4.3	Barclays Bank Delaware	Last 4 digits of account number	3510	\$1,355.00			
	Nonpriority Creditor's Name		Opened 4/27/14 Last Active				
	125 S West St Wilmington, DE 19801	When was the debt incurred?	3/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	_					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed	Lalaina				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?						
	■ No □ Yes	Other. Specify     Credit Card					
	_ : 33	Other. Specify					
4.4	Bk Of Amer	Last 4 digits of account number	6819	\$728.00			
	Nonpriority Creditor's Name Po Box 982238 El Paso, TX 79998	When was the debt incurred?	Opened 7/10/12 Last Active 3/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	· ·					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>					
	■ No						
	Yes	■ Other. Specify Credit Card	1				
		. ,					

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 21 of 62

Debtor	2 Lilia Alarcon		Case number (if know)				
4.5	Cach, Llc Nonpriority Creditor's Name	Last 4 digits of account number	5664	\$2,677.00			
	4340 S Monaco St Unit 2 Denver, CO 80237	When was the debt incurred?	Opened 10/15/15 Last Active 3/01/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	■ Other. Specify Bankcard	Company Account First A Div				
4.6	Cap1/Bstby Nonpriority Creditor's Name	Last 4 digits of account number	0068	\$895.00			
	26525 N Riverwoods Blvd Mettawa, IL 60045	When was the debt incurred?	Opened 11/14/11 Last Active 8/07/13				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent ☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims					
	■ No	☐ Debts to pension or profit-sharin					
	Yes	Other. Specify Charge Ac					
4.7	Cap1/Mnrds Nonpriority Creditor's Name	Last 4 digits of account number	2532	\$1,687.00			
	26525 N Riverwoods Blvd Mettawa, IL 60045	When was the debt incurred?	Opened 5/12/11 Last Active 11/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated ☐ Disputed					
	Debtor 2 only						
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured					
	At least one of the debtors and another	<ul> <li>☐ Student loans</li> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>					
	☐ Check if this claim is for a community debt Is the claim subject to offset?						
	■ No						
	☐ Yes	Other. Specify Charge Ac	count				

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 22 of 62

Debtor 1 Debtor 2	Jesus Alarcon Lilia Alarcon		Case number (if know)	
	Capital One Bank Usa N Nonpriority Creditor's Name	Last 4 digits of account number	8898	\$2,211.00
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 5/07/11 Last Active 4/01/15	
1	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card		
4.9	Capital One Bank Usa N Nonpriority Creditor's Name	Last 4 digits of account number	8758	\$644.00
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 5/10/04 Last Active 10/01/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community debt is the claim subject to offset?  No	As of the date you file, the claim is  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Credit Card		
	Cbna	Last 4 digits of account number	1695	\$1,038.00
1	Nonpriority Creditor's Name Po Box 6283 Sioux Falls, SD 57117	When was the debt incurred?	Opened 5/29/10 Last Active 10/06/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community debt is the claim subject to offset?  No  Yes	As of the date you file, the claim i  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Credit Card		

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 23 of 62

Debtor Debtor	1 Jesus Alarcon 2 Lilia Alarcon		Case number (if know)	
4.11	Cbna Nonpriority Creditor's Name	Last 4 digits of account number	5910	\$1,017.00
	50 Northwest Point Road Elk Grove Village, IL 60007	When was the debt incurred?	Opened 1/20/15 Last Active 1/01/16	
	Number Street City State ZIp Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community debt	As of the date you file, the claim i  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans		
	Is the claim subject to offset?  ■ No □ Yes	report as priority claims  Debts to pension or profit-sharin  Other. Specify  Charge Ac		
4.12	Cbna Negotiarity Conditorio Negot	Last 4 digits of account number	6970	\$503.00
	Po Box 6497 Sioux Falls, SD 57117  Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt ls the claim subject to offset?  No Yes	When was the debt incurred?  As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Credit Care	I claim: ration agreement or divorce that you did not g plans, and other similar debts	
4.13	Cbna	Last 4 digits of account number	9318	\$354.00
	Nonpriority Creditor's Name Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 7/08/04 Last Active 9/01/15	·
	Number Street City State ZIp Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim is for a community debt is the claim subject to offset?  No  Yes	As of the date you file, the claim i  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify	I claim: ration agreement or divorce that you did not g plans, and other similar debts	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 24 of 62

Debtor	2 Lilia Alarcon	Case number (if know)					
4.14	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	8368	\$10,002.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 1/21/08 Last Active 9/01/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	Debtor 1 only	☐ Unliquidated					
	■ Debtor 2 only	Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	■ Other Specify Credit Card					
4.15	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	7765	\$7,651.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 9/15/03 Last Active 10/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	☐ Debtor 1 only	Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	At least one of the debtors and another						
	_	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims					
	No	Debts to pension or profit-sharin					
	Yes	Other. Specify Credit Card					
4.16	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	6958	\$4,132.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 8/27/08 Last Active 10/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	☐ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only						
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>					
	■ No						
	Yes	■ Other. Specify Credit Card	1				
		— Other. Specify					

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 25 of 62

Debtor	2 Lilia Alarcon	Case number (if know)					
4.17	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	0918	\$3,725.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 2/09/04 Last Active 3/01/15				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	☐ Debtor 1 only	Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:				
	_	Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	■ Other. Specify Credit Card	<u>1</u>				
4.18	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	6983	\$2,382.00			
	Po Box 15298	When was the debt incurred?	Opened 11/03/05 Last Active 2/27/15				
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	As of the date you file, the claim i	<b>5.</b> Спеск ан тат арргу				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured					
	_	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims					
	■ No	Debts to pension or profit-sharin					
	Yes	Other. Specify Credit Card					
4.19	Chase Card	Last 4 digits of account number	4551	\$1,367.00			
	Nonpriority Creditor's Name Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 4/21/11 Last Active 3/01/15				
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	Contingent					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated ☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?						
	■ No						
	Yes	■ Other. Specify Credit Card	1				

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 26 of 62

Debtor	2 Lilia Alarcon		Case number (if know)	
4.20	Citi Nonpriority Creditor's Name	Last 4 digits of account number	7683	\$4,652.00
	Po Box 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 7/06/11 Last Active 6/19/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim i  ☐ Contingent	s: Check all that apply	
	■ Debtor 2 only ■ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured  Student loans		
	Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separeport as priority claims</li> <li>☐ Debts to pension or profit-sharing</li> </ul>	ration agreement or divorce that you did not	
	Yes	Other Specify Credit Care	•	
4.21	Citi Nonpriority Creditor's Name	Last 4 digits of account number	1475	\$3,617.00
	Po Box 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 1/10/13 Last Active 6/19/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured	I claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin  ☐ Other. Specify Charge Acc	• •	
4.22	Citi	Last 4 digits of account number	9465	\$1,313.00
	Nonpriority Creditor's Name Po Box 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 2/27/12 Last Active 2/23/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	I claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Care	• •	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 27 of 62

Debtor	2 Lilia Alarcon		Case number (if know)	
4.23	Client Services	Last 4 digits of account number	6970	\$503.03
	Nonpriority Creditor's Name 3451 Harry S Truman Blvd Saint Charles, MO 63301	When was the debt incurred?	10/13/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collections	s/Citibank Shell	
4.24	Comenity Bank/Carsons	Last 4 digits of account number	4382	\$1,185.00
	Nonpriority Creditor's Name 3100 Easton Square Pl Columbus, OH 43219	When was the debt incurred?	Opened 7/26/12 Last Active 10/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.25	Comenity Bank/Vctrssec	Last 4 digits of account number	7692	\$1,258.00
	Nonpriority Creditor's Name Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 11/16/08 Last Active 10/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 28 of 62

Debtor	2 Lilia Alarcon		Case number (if know)	
4.26	Discover Fin Svcs Llc Nonpriority Creditor's Name	Last 4 digits of account number	2325	\$4,175.00
	Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	Opened 10/13/05 Last Active 1/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u>.</u>	
4.27	Discover Fin Svcs Llc Nonpriority Creditor's Name	Last 4 digits of account number	8510	\$2,996.00
	Po Box 15316	When was the debt incurred?	Opened 11/24/11 Last Active 4/01/15	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	Lalaina	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	i ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify Credit Card	<u>1</u>	
4.28	Discover Fin Svcs Llc	Last 4 digits of account number	1069	\$1,435.00
	Nonpriority Creditor's Name  Po Box 15316  Wilmington, DE 19850	When was the debt incurred?	Opened 8/23/95 Last Active 2/02/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	5 <del></del> ,	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	i	
		• • —		

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 29 of 62

Debtor	2 Lilia Alarcon		Case number (if know)	
4.29	Feb/Frys Nonpriority Creditor's Name	Last 4 digits of account number	4510	\$2,760.00
	280 W 10200 S Ste 200 Sandy, UT 84070	When was the debt incurred?	Opened 5/09/09 Last Active 8/11/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i  ☐ Contingent	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.30	Fifth Third Bank Nonpriority Creditor's Name	Last 4 digits of account number	8180	\$5,393.00
	5050 Kingsley Dr Cincinnati, OH 45227	When was the debt incurred?	Opened 3/09/11 Last Active 7/01/15	
,	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans	· ordini	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	1	
4.31	Kohls/Capone	Last 4 digits of account number	0024	\$2,085.00
	Nonpriority Creditor's Name  N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 1/01/05 Last Active 9/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured		
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other Specify Charge Ac	count	
		— Other. Opening		

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 30 of 62

Debtor Debtor	1 Jesus Alarcon 2 Lilia Alarcon		Case number (if know)	
4.32	Kohls/Capone Nonpriority Creditor's Name	Last 4 digits of account number	7376	\$468.00
	N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 11/12/11 Last Active 3/01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.33	Mbb	Last 4 digits of account number	9531	\$886.00
	Nonpriority Creditor's Name		Opened 10/13/15 Last Active	
	1460 Renaissance Dr Park Ridge, IL 60068	When was the debt incurred?	11/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection Phy	Attorney Dupage Emergency	
4.34	Mcydsnb	Last 4 digits of account number	1040	\$545.00
	Nonpriority Creditor's Name 9111 Duke Blvd Mason, OH 45040	When was the debt incurred?	Opened 11/24/12 Last Active 10/06/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Continuent		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	Student loans	a Ciaiiil.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	■ Other. Specify Charge Ac		
	— · **	- Other. Specify	<del> </del>	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 31 of 62

Debtor	2 Lilia Alarcon	Case number (if know)				
4.35	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number	2717	\$2,855.00		
	Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 11/09/14 Last Active 10/01/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.  ☐ Debtor 1 only	Contingent				
	■ Debtor 2 only	☐ Unliquidated☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other Specify Credit Card	1			
4.36	Nordstrom/Td Nonpriority Creditor's Name	Last 4 digits of account number	4411	\$429.00		
	13531 E Caley Ave Englewood, CO 80111	When was the debt incurred?	Opened 7/06/13 Last Active 9/01/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	_				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:			
	☐ At least one of the debtors and another	☐ Student loans	a dami.			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Charge Ac	count			
4.37	Pnc Bank, N.A.	Last 4 digits of account number	1374	\$12,980.00		
	Nonpriority Creditor's Name  1 Financial Pkwy Kalamazoo, MI 49009	When was the debt incurred?	Opened 5/30/07 Last Active 8/01/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	•	Lighted Type of NONPRIORITY unsecured claim:			
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 32 of 62

Debtor	2 Lilia Alarcon		Case number (if know)			
4.38	Pnc Bank, N.A. Nonpriority Creditor's Name	Last 4 digits of account number	7617	\$11,316.00		
	1 Financial Pkwy Kalamazoo, MI 49009	When was the debt incurred?	Opened 9/14/11 Last Active 8/01/15			
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.  Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	<u> </u>				
4.39	Portfolio Recovery Ass	Last 4 digits of account number	9034	\$4,931.00		
	Nonpriority Creditor's Name  120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 11/19/15 Last Active 4/01/15			
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	Continuent				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:			
	☐ At least one of the debtors and another	Student loans	a Glaiiii.			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	□ Yes		Company Account Synchrony			
	Syncb/Care Credit	Last 4 digits of account number	1567	\$1,374.00		
	Nonpriority Creditor's Name  950 Forrer Blvd Kettering, OH 45420	When was the debt incurred?	Opened 2/12/13 Last Active 8/01/15			
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	_				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
	■ No □ Yes		• •			
	⊔ Yes	Other. Specify Charge Ac	Count			

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 33 of 62

Debtor	2 Lilia Alarcon		Case number (if know)	
4.41	Syncb/Jcp Nonpriority Creditor's Name	Last 4 digits of account number	1552	\$1,993.00
	Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 3/07/05 Last Active 9/01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	l claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.42	Syncb/Jcp Nonpriority Creditor's Name	Last 4 digits of account number	8304	\$1,455.00
	Po Box 965007 Orlando, FL 32896	When was the debt incurred?	Opened 12/12/11 Last Active 11/01/15	
	Number Street City State ZIp Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only	As of the date you file, the claim i  Contingent Unliquidated	s: Check all that apply	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.43	Syncb/Plcc Nonpriority Creditor's Name	Last 4 digits of account number	0652	\$661.00
	Po Box 965024 Orlando, FL 32896	When was the debt incurred?	Opened 3/12/05 Last Active 2/05/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 34 of 62

Debtor	r 2 Lilia Alarcon		Case number (if know)				
4.44	Syncb/Tjx Cos Nonpriority Creditor's Name	Last 4 digits of account number	0472	\$311.00			
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 6/28/11 Last Active 4/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
	$\square$ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Charge Ac	count				
4.45	Syncb/Tjx Cos Dc Nonpriority Creditor's Name	Last 4 digits of account number	6301	\$1,811.00			
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 4/23/12 Last Active 8/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	По и					
	☐ Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim.				
	☐ At least one of the debtors and another	Student loans	r claiii.				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Credit Card	1				
4.46	Syncb/Walmart	Last 4 digits of account number	9077	\$1,429.00			
	Nonpriority Creditor's Name Po Box 965024 Orlando, FL 32896	When was the debt incurred?	Opened 2/23/15 Last Active 9/01/15				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	☐ Debtor 1 only	☐ Unliquidated					
	■ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured					
	$\square$ At least one of the debtors and another	At least one of the debtors and another   Student loans					
	$\square$ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Charge Ac	count				

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 35 of 62

1	Syncb/Walmart Dc	Last 4 digits of account number	0001	44.050.00
	Nonpriority Creditor's Name	_		\$4,959.00
	Po Box 965024 Orlando, FL 32896	When was the debt incurred?	Opened 2/06/08 Last Active 9/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent		
ı	Debtor 1 only	☐ Unliquidated		
!	Debtor 2 only	☐ Disputed		
ľ	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
ľ	$\square$ At least one of the debtors and another	☐ Student loans		
ŗ	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
ı	s the claim subject to offset?	report as priority claims	agreement of arreise that you are not	
ľ	No	Debts to pension or profit-sharing	g plans, and other similar debts	
ı	Yes	Other. Specify Credit Card	<b>d</b>	
	Td Bank Usa/Targetcred	Last 4 digits of account number	9078	\$2,616.00
1	Nonpriority Creditor's Name		Opened 3/18/14 Last Active	
	Po Box 673	When was the debt incurred?	1/01/16	
	Minneapolis, MN 55440	A control of the state of the s		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
_	Debtor 1 only	☐ Contingent		
_	_	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
_	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
l.	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
ŀ	No	Debts to pension or profit-sharing	g plans, and other similar debts	
ı	☐Yes	■ Other. Specify Credit Card	<u> </u>	
	Td Bank Usa/Targetcred	Last 4 digits of account number	1621	\$1,841.00
	Po Box 673 Minneapolis, MN 55440	When was the debt incurred?	Opened 11/03/13 Last Active 9/01/15	
_	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent		
ŀ	Debtor 1 only	☐ Unliquidated		
ľ	Debtor 2 only	☐ Disputed		
ľ	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
ſ	At least one of the debtors and another	☐ Student loans		
ŗ	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
ı	s the claim subject to offset?	report as priority claims	and the second s	
1	No	Debts to pension or profit-sharin	g plans, and other similar debts	
ľ	□Yes	Other. Specify Credit Card	1	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Jesus Alarcon

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 36 of 62

Debtor 1 Jesus Alarcon

Debtor 2 Lilia Alarcon

Case number (if know)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 134,554.03
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 134,554.03

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main

Fill in this infor	mation to identify your	case:		
Debtor 1	Jesus Alarcon			
	First Name	Middle Name	Last Name	
Debtor 2	Lilia Alarcon			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	U.I.J		- Clare	2 0000	
2.0	Name				
	Number	Street			
	City		State	ZIP Code	<del>-</del>
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main

		Docume	nt Page 38 d	of 62
Fill in this i	nformation to identify your	case:		
Debtor 1	Jesus Alarcon			
Dobtor 2	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	Lilia Alarcon First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	er			☐ Check if this is an
				amended filing
Official	Form 106H			
Schedu	ule H: Your Cod	ebtors		12/15
people are fill it out, an	iling together, both are equ	ally responsible for supp boxes on the left. Attach	olying correct informa In the Additional Page	es complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page, to this page. On the top of any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.
■ No □ Yes				
	in the last 8 years, have you , California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
in line 2 Form 1	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to
_	olumn 1: Your codebtor ame, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
	umber Street ity	State	ZIP Code	
3.2				☐ Schedule D, line
	ame			☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line
	umber Street			_
C	ity	State	ZIP Code	

### Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 39 of 62

Fill in this informa	tion to identify your case:	
Debtor 1	Jesus Alarcon	
Debtor 2 (Spouse, if filing)	Lilia Alarcon	
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter
Official Fo	rm 106 <u>l</u>	13 income as of the following date:  MM / DD/ YYYY

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. Employed Employed If you have more than one job, **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation Cook Caregiver Include part-time, seasonal, or **Employer's name Uncle Julios of Illinois Atria Mangament** self-employed work. **Employer's address** 1101 N Union Bower Rd 300 E Market St Occupation may include student or homemaker, if it applies. 160 100 Irving, TX 75061 Louisville, KY 40202 How long employed there? 4 months 2.5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 2,40

			non-	filing spouse
2.	\$	2,400.00	\$	2,750.00
3.	+\$	0.00	+\$_	0.00
4.	\$	2,400.00	\$_	2,750.00

For Debtor 1 For Debtor 2 or

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 40 of 62

	tor 1 tor 2	Jesus Alarcon Lilia Alarcon		Case r	number ( <i>if known</i> )				
				For	Debtor 1		Debtor 2 or		
	Cop	by line 4 here	4.	\$	2,400.00	\$	2,750		
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	450.00	\$	35(	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		0.00	
	5e.	Insurance	5e.	\$	140.00	\$		0.00	
	5f.	Domestic support obligations	5f.	\$	0.00	\$		0.00	
	5g.	Union dues	5g.	\$	0.00	\$		0.00	
	5h.	Other deductions. Specify:	_ 5h.+	\$	0.00	\$		0.00	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	590.00	\$	350	0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,810.00	\$	2,400	0.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	(	).00	
	8b.	Interest and dividends	8b.	\$	0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	(	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$		0.00	
	8e.	Social Security	8e.	\$	0.00	\$		0.00	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	- 8f. 8g.	\$	0.00	\$		0.00	
	8h.	Other monthly income. Specify:	8h.+	· -	0.00			0.00	
	011.		_		0.00			<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		0.00	
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$		1,810.00 + \$	2.4	00.00	1	1.210.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ιο.   Ψ		1,610.00 + Ψ_	2,4	00.00		1,210.00
11.	Stat Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	deper	•	•	•	Schedule J. 11. +\$	i	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certailies					12. \$		I,210.00
10	Da.	you expect an increase or decrease within the year often you file this forms	9					mbine nthly	d income
ι٥.	<b>■</b>	you expect an increase or decrease within the year after you file this form?  No.  Vec Explain:	:						

	in this informa-	tion to identify	our eece			ı		
		tion to identify yo	our case:					
Deb	otor 1	Jesus Alarco	on				k if this is: An amended filing	
	otor 2 ouse, if filing)	Lilia Alarcon					A supplement show	wing postpetition chapter the following date:
Unit	ted States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	IOIS	<u> </u>	MM / DD / YYYY	
	se number nown)							
Of	fficial Fo	rm 106J						
S	chedule	J: Your I	Exper	nses				12/15
Be	as complete a	and accurate as	possible eded, atta	. If two married people a ach another sheet to this				
Par		ibe Your House	hold					
1.	Is this a joir							
	□ No. Go to		in a senai	rate household?				
	= 103. <b>200</b>		п а зера	ate nousenoid:				
			st file Offic	ial Form 106J-2, Expense	s for Separate Hous	ehold of Debt	tor 2.	
2.		e dependents?	□ No					
	Do not list D and Debtor 2	ebtor 1	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Son		12	Yes
					Son		16	□ No ■ Yes
								■ Yes □ No
					Daughter		18	■ Yes
								□ No
3.	Do your exp	enses include						☐ Yes
0.	expenses of	f people other the people other the people other the people of the peopl	han $\square$	No Yes				
Est	imate your ex		our bankr	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the		n assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	enses
-				_				
4.		or home owners and any rent for the		ses for your residence. I or lot.	Include first mortgag	Je 4. \$		1,300.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	•	rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat		upkeep expenses dominium dues		4c. \$ 4d. \$		150.00 0.00
5.				our residence, such as ho	ome equity loans	5. \$		0.00

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 42 of 62

Debtor 1	Jesus Alarcon			
Debtor 2	Lilia Alarcon	Case numb	per (if known)	
S. Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	350.00
6b.	Water, sewer, garbage collection	6b.	· -	150.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	600.00
6d.	Other. Specify:	6d.	\$	0.00
	d and housekeeping supplies	7.	\$	900.00
	dcare and children's education costs	8.	\$	0.00
	thing, laundry, and dry cleaning	9.	\$	150.00
	sonal care products and services	10.	\$	100.00
	lical and dental expenses	11.	·	0.00
	nsportation. Include gas, maintenance, bus or train fare.		*	
	not include car payments.	12.	\$	400.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
I. Cha	ritable contributions and religious donations	14.	\$	0.00
5. <b>Ins</b> ı	ırance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	·	0.00
	. Health insurance	15b.	·	0.00
15c	Vehicle insurance	15c.	\$	200.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
	cify:	16.	\$	0.00
	allment or lease payments:	47-	Φ.	2.22
	Car payments for Vehicle 1	17a.	·	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report a		\$	0.00
	ucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I) er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.	Ψ	0.00
	er real property expenses not included in lines 4 or 5 of this form or on <i>ScI</i>		our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
	er: Specify:	21.	·	0.00
• • • • • • • • • • • • • • • • • •				0.00
	culate your monthly expenses			
	Add lines 4 through 21.		\$	4,300.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	4,300.00
				·
	culate your monthly net income.	220	¢	4 040 00
	Copy line 12 (your combined monthly income) from Schedule I.	23a. 23b.		4,210.00
23D	Copy your monthly expenses from line 22c above.	23D.	-φ	4,300.00
230	Subtract your monthly expenses from your monthly income.			
230	The result is your <i>monthly net income</i> .	23c.	\$	-90.00
	The result to your monthly not moonle.			
4. <b>Do</b>	you expect an increase or decrease in your expenses within the year after y	ou file this	form?	
For e	example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because of a
	fication to the terms of your mortgage?			
<b>I</b>	No.			
	'es. Explain here:			

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 43 of 62

					_
Fill in this infor	mation to identify your	case:			
Debtor 1	Jesus Alarcon				
	First Name	Middle Name	Las	st Name	
Debtor 2	Lilia Alarcon				
(Spouse if, filing)	First Name	Middle Name	Las	st Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	IS	
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forr	m 106Dec				
Doclarat	tion About a	n Individual	Dobt	or's Schedules	
Deciarai	HOIT ADOUL a	III IIIuIViuuai	Denti	or a scriedules	12/15
		- L-d			
ir two married p	eopie are filing togethe	r, both are equally respon	nsible for	supplying correct information.	
You must file thi	is form whenever vou fi	ile bankruptcy schedules	or amend	ed schedules. Making a false st	atement, concealing property, or
					,000, or imprisonment for up to 20
years, or both. 1	8 U.S.C. §§ 152, 1341, 1	1519, and 3571.			
Sig	n Below				
Did you pa	ay or agree to pay some	one who is NOT an attori	ney to help	you fill out bankruptcy forms?	
■ No					
□ Yes. I	Name of person			Attach Ba	ankruptcy Petition Preparer's Notice.
					on, and Signature (Official Form 119)
U. d		d-416			den end
	e true and correct.	that I have read the sumi	mary and s	schedules filed with this declara	ation and
that they ar	c trac and correct.				
X /s/ Jes	sus Alarcon		X	/s/ Lilia Alarcon	
Jesus	Alarcon			Lilia Alarcon	
Signatu	re of Debtor 1			Signature of Debtor 2	

Date March 24, 2016

Date March 24, 2016

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 44 of 62

	in this inform					
	btor 1	nation to identify your	case:			
De	DIOI I	Jesus Alarcon First Name	Middle Name	Last Name		
	btor 2 buse if, filing)	Lilia Alarcon First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number					heck if this is an
(					_	mended filing
	ficial Fo		Affaira far Indivis	luala Filipa far F	) = 10   10   10   10   10   10   10   10	
			Affairs for Individ			12/15
info	rmation. If m	ore space is needed,	attach a separate sheet to		e equally responsible for sur ny additional pages, write yo	
		n). Answer every ques				
Pa			rital Status and Where You	u Lived Before		
1.	What is your	current marital statu	s?			
	<ul><li>Married</li><li>Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do r	not include where you live no	ow.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
<b>3.</b> stat					unity property state or territor Rico, Texas, Washington and V	
	■ No					
	☐ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (C	official Form 106H).		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operation or the control of the c	all businesses, including pa		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$7,122.00	■ Wages, commissions, bonuses, tips	\$6,216.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 45 of 62

Debtor 2 Lilia Alarcon Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions Check all that apply. (before deductions and Check all that apply. exclusions) and exclusions) For last calendar year: \$0.00 \$0.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$62,570.00 \$62,570.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an ☐ No. individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partners; partners of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο ☐ Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment **Total amount** still owe paid

Jesus Alarcon

Debtor 1

Entered 03/24/16 19:35:42 Desc Main Case 16-10228 Doc 1 Filed 03/24/16 Page 46 of 62 Document

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount paid Amount you Reason for this pay Include creditor's nated that It is paid and the paid still owe Include creditor's nated that It is all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custodifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number  No No Yes. Fill in the details below.	
□ Yes. List all payments to an insider  Insider's Name and Address □ Dates of payment □ Total amount paid □ Amount you still owe Include creditor's national paid □ Still owe Include creditor's nationa	benefited a
□ Yes. List all payments to an insider  Insider's Name and Address □ Dates of payment □ Total amount paid □ Amount you still owe Include creditor's national paid □ Still owe Include creditor's nationa	
Part 4: Identify Legal Actions, Repossessions, and Foreclosures  9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or cus modifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number  Nature of the case Court or agency Case number  Status of the case Check all that apply and fill in the details below.  No	
9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or cus modifications, and contract disputes.  No  Yes. Fill in the details.  Case title Case number  Nature of the case Court or agency Status of the case Check all that apply and fill in the details below.  No  No	
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or cus modifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number  Nature of the case Court or agency Status of the case Check all that apply and fill in the details below.  No No	
<ul> <li>☐ Yes. Fill in the details.</li> <li>Case title Case number</li> <li>Court or agency</li> <li>Status of the case Court or agency</li> <li>Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seizer Check all that apply and fill in the details below.</li> </ul>	stody
Case number  10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seizer Check all that apply and fill in the details below.  No	
Check all that apply and fill in the details below.	
	d, or levied?
Creditor Name and Address Describe the Property Date	Value of the
Explain what happened	property
<ul> <li>Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amount accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>	s from your
Creditor Name and Address  Describe the action the creditor took  Date action was taken	Amoun
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of court-appointed receiver, a custodian, or another official?	reditors, a
■ No □ Yes	
Part 5: List Certain Gifts and Contributions	
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?	
■ No	
☐ Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600  Describe the gifts  Dates you gave	Value
per person Describe the gifts Dates you gave	Value
Person to Whom You Gave the Gift and Address:	
14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to No	any charity
Yes. Fill in the details for each gift or contribution.	Vale
Gifts or contributions to charities that total more than \$600 Charity's Name	Value
Address (Number, Street, City, State and ZIP Code)  Part 6: List Certain Losses	

8

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Page 47 of 62 Document Debtor 1 Jesus Alarcon Debtor 2 Lilia Alarcon Case number (if known) disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **VLO PC** 02/28/2016 \$1,500.00 3818 S Harlem Lyons, IL 60534 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. П Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made

paid in exchange Person's relationship to you

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

П

Yes. Fill in the details.

Name of trust Description and value of the property transferred **Date Transfer was** made

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 48 of 62

Debtor 1 **Jesus Alarcon**Debtor 2 **Lilia Alarcon** 

Case number (if known)

Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	sit Boxes, and Sto	orage Unit	ts						
20.	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage										
	houses, pension funds, cooperatives, associated No Yes. Fill in the details.	ciations, and other fin	ancial institutions	s.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?										
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	the contents	Do you still have it?								
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy										
	■ No □ Yes. Fill in the details.										
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	to it? Address (Number, Street, City,		the contents	Do you still have it?					
Par	t 9: Identify Property You Hold or Control	for Someone Else									
23.	Do you hold or control any property that so for someone.	meone else owns? Inc	lude any propert	y you bori	rowed from, are storing fo	or, or hold in trust					
	■ No □ Yes. Fill in the details.										
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value					
Par	t 10: Give Details About Environmental Info	ormation									
For	the purpose of Part 10, the following definiti	ons apply:									
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	he air, land, soil, surfa	ce water, ground	• .							
	Site means any location, facility, or property to own, operate, or utilize it, including dispose	•	environmental l	aw, wheth	er you now own, operate	, or utilize it or used					
	Hazardous material means anything an env hazardous material, pollutant, contaminant,		s as a hazardous	waste, ha	zardous substance, toxic	substance,					
Rep	ort all notices, releases, and proceedings the	at you know about, re	gardless of when	they occu	ırred.						
24.	Has any governmental unit notified you that	t you may be liable or	potentially liable	under or i	n violation of an environ	mental law?					
	■ No □ Yes. Fill in the details.										
	Name of site	Governmental u	nit	Fnvire	onmental law, if you	Date of notice					
	Address (Number, Street, City, State and ZIP Code)		Street, City, State and			Date of Hotice					

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Document Page 49 of 62 Debtor 1 Jesus Alarcon Debtor 2 Lilia Alarcon Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 7IP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jesus Alarcon /s/ Lilia Alarcon Lilia Alarcon Jesus Alarcon Signature of Debtor 1 Signature of Debtor 2 Date March 24, 2016 Date March 24, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 50 of 62

Debtor 1 **Jesus Alarcon**Debtor 2 **Lilia Alarcon** 

Case number (if known)

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 51 of 62

Fill in this infor	mation to identify your	case:		
Debtor 1	Jesus Alarcon			
	First Name	Middle Name	Last Name	
Debtor 2	Lilia Alarcon			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	FRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
Official Fo		n for Indiv	riduals Filing Under Cl	napter 7 12/15
	lividual filing under cha ve claims secured by you		ll out this form if:	
you have lease	sed personal property a is form with the court w ever is earlier, unless th	nd the lease has n ithin 30 days after	ot expired. you file your bankruptcy petition or by th e time for cause. You must also send cop	
	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying	correct information. Both debtors must
	and accurate as possib our name and case nun		s needed, attach a separate sheet to this	form. On the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
-				
<ol> <li>For any credit information be</li> </ol>	_	rt 1 of Schedule D	c: Creditors Who Have Claims Secured by	Property (Official Form 106D), fill in the
	reditor and the property the	nat is collateral	What do you intend to do with the prop secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	Nationstar Mortgage L	.I	☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	<u>_</u>
Description of property	58 Briar Ct Glen Ell DuPage County	lyn, IL 60137	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
securing debt	-		☐ Retain the property and [explain]:	
Dort O. Lint V	Your Unavaised Daysons	Dramarty Lagons		
For any unexpire in the information	on below. Do not list rea	se that you listed I estate leases. Un	in Schedule G: Executory Contracts and nexpired leases are leases that are still in the trustee does not assume it. 11 U.S.C.	Unexpired Leases (Official Form 106G), fill effect; the lease period has not yet ended. § 365(p)(2).
Describe your u	unexpired personal prop	erty leases		Will the lease be assumed?
Looporlo marra				П.,
Lessor's name: Description of lea	ased			□ No
Property:				☐ Yes
Lessor's name:				□ No
Description of lea	ased			☐ Yes
Lessor's name:				

Official Form 108

## Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 52 of 62

		esus Alarcon ilia Alarcon		Case number (if known)
	scription o	f leased		□ No
De	ssor's nam scription o operty:	· <del></del> -		☐ Yes☐ No☐ Yes
De	ssor's nam scription o operty:	· <del>=</del> :		□ No □ Yes
De	ssor's nam scription o operty:			□ No □ Yes
De Pro	ssor's nam scription o			□ No □ Yes
Unc	der penalty perty that			roperty of my estate that secures a debt and any personal
^	Jesus	Alarcon re of Debtor 1	Lilia Al	
	Date	March 24, 2016	DateMa	arch 24, 2016

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-10228 Doc 1 Filed 03/24/16 Entered 03/24/16 19:35:42 Desc Main Document Page 57 of 62

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Jesus Alarcon		Case No.	
111 10	Lilia Alarcon	Debtor(s)	Chapter	7
	Diggi oglibe of goldb		NEW EOD DI	EDTOD (C)
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the filbe rendered on behalf of the debtor(s) in contemplatio	ling of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,500.00
	Prior to the filing of this statement I have receive	d	\$	1,500.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of m				bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the management.			
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				ase, including:
1	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. Representation of the debtor in adversary proceedi</li> <li>e. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applicate 522(f)(2)(A) for avoidance of liens on h</li> </ul>	tatement of affairs and plan which litors and confirmation hearing, ar ngs and other contested bankrupto o reduce to market value; exe tions as needed; preparation	may be required; and any adjourned hea by matters; emption planning	rings thereof;
6.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
_N	March 24, 2016	/s/ Rayed Yasin		
$\overline{D}$	Date	Rayed Yasin Signature of Attorne Victory Law Offic 3818 S. Harlem A	e	

Lyons, IL 60527

Name of law firm

312-600-7000 Fax: 708-777-1638 ryasin@victorylawoffice.com

### United States Bankruptcy Court Northern District of Illinois

т	Jesus Alarcon		C N	
In re	Lilia Alarcon	Debtor(s)	Case No. Chapter	7
	V	ERIFICATION OF CREDITOR M	IATDIY	
	<b>V</b> 1	EXIFICATION OF CREDITOR W	IAIKIA	
		Number of Creditors:		
	(our) knowledge.	s) hereby verifies that the list of credit		·
Date:	March 24, 2016	/s/ Jesus Alarcon		
		Jesus Alarcon		
		Signature of Debtor		
Date:	March 24, 2016	/s/ Lilia Alarcon		
		Lilia Alarcon		
		Signature of Debtor		

Amex Po Box 297871 Fort Lauderdale, FL 33329

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Bk Of Amer Po Box 982238 El Paso, TX 79998

Cach, Llc 4340 S Monaco St Unit 2 Denver, CO 80237

Cap1/Bstby 26525 N Riverwoods Blvd Mettawa, IL 60045

Cap1/Mnrds 26525 N Riverwoods Blvd Mettawa, IL 60045

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cbna Po Box 6283 Sioux Falls, SD 57117

Cbna
50 Northwest Point Road
Elk Grove Village, IL 60007

Cbna Po Box 6497 Sioux Falls, SD 57117

Chase Card Po Box 15298 Wilmington, DE 19850 Citi Po Box 6241 Sioux Falls, SD 57117

Client Services 3451 Harry S Truman Blvd Saint Charles, MO 63301

Comenity Bank/Carsons 3100 Easton Square Pl Columbus, OH 43219

Comenity Bank/Vctrssec Po Box 182789 Columbus, OH 43218

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Feb/Frys 280 W 10200 S Ste 200 Sandy, UT 84070

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

Kohls/Capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Mbb 1460 Renaissance Dr Park Ridge, IL 60068

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Merrick Bank Po Box 9201 Old Bethpage, NY 11804 Nationstar Mortgage Ll 350 Highland Dr Lewisville, TX 75067

Nordstrom/Td 13531 E Caley Ave Englewood, CO 80111

Pnc Bank, N.A. 1 Financial Pkwy Kalamazoo, MI 49009

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Syncb/Care Credit 950 Forrer Blvd Kettering, OH 45420

Syncb/Jcp Po Box 965007 Orlando, FL 32896

Syncb/Plcc Po Box 965024 Orlando, FL 32896

Syncb/Tjx Cos Po Box 965005 Orlando, FL 32896

Syncb/Tjx Cos Dc Po Box 965005 Orlando, FL 32896

Syncb/Walmart Po Box 965024 Orlando, FL 32896

Syncb/Walmart Dc Po Box 965024 Orlando, FL 32896 Td Bank Usa/Targetcred Po Box 673 Minneapolis, MN 55440